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#13

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Wolff, et al.)
App. No. : 09/746,080)
Filed : December 22, 2000)
For : A METHOD AND SYSTEM FOR)
THE LIFE INSURANCE INDUSTRY)
Examiner : Unknown)

ESTABLISHMENT OF RIGHT OF ASSIGNEE TO TAKE ACTION
AND
REVOCATION AND POWER OF ATTORNEY

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

The undersigned is empowered to act on behalf of the assignee below (the "Assignee"). A true copy of the original Assignment of the above-captioned application from the inventor(s) to the Assignee is attached hereto. This Assignment represents the entire chain of title of this invention from the Inventor(s) to the Assignee.

I declare that all statements made herein are true, and that all statements made upon information and belief are believed to be true, and further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that willful, false statements may jeopardize the validity of the application, or any patent issuing thereon.

The undersigned hereby revokes any previous powers of attorney in the subject application, and hereby appoints the registrants of Knobbe, Martens, Olson & Bear, LLP, 620 Newport Center Drive, Sixteenth Floor, Newport Beach, California 92660, Telephone (949) 760-0404, **Customer No. 20,995**, as its attorneys with full power of substitution and

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Filed : December 22, 2000

revocation to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected herewith. This appointment is to be to the exclusion of the inventor(s) and his attorney(s) in accordance with the provisions of 37 C.F.R. § 3.71.

Please use **Customer No. 20,995** for all communications.

FLASHUNDERWRITING.COM

Dated: 2-27-01

By: Shelan E. Lurie

Title: PRESIDENT & COO

Address: **20 Corporate Park, Suite 300, Irvine,
CA 92606-5116**

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**DECLARATION - USA PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **A METHOD AND SYSTEM FOR THE LIFE INSURANCE INDUSTRY**; the specification of which was filed on **December 22, 2000** as Application Serial No. **09/746,080**.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby claim the benefit under Title 35, United States Codes § 119(e) of any United States provisional application(s) listed below.

Application No.: 60/172,114

Filing Date: December 23, 1999

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: **Stephen C. Wolff**

Inventor's signature _____

Date _____

2-27-01

Residence: **444 Ashton Drive, Laguna Beach, CA 92651**

Citizenship: **U.S. Citizen**

Post Office Address: **Same**

Full name of second inventor: **Ken Leisher**

Inventor's signature _____

Date _____

2-27-01

Residence: **369 22nd Street, Costa Mesa, CA 92627**

Citizenship: **U.S. Citizen**

Post Office Address: **Same**

Full name of third inventor: **Allan E. Lubitz**

Inventor's signature _____

Date _____

2-27-01

Residence: **14 Camellia, Irvine, CA 92620**

Citizenship: **U.S. Citizen**

Post Office Address: **Same**

Full name of fourth inventor: **Michelle L. Sullivan**

Inventor's signature _____

Date _____

2-27-01

Residence: **2448 Elden Avenue, #B2, Costa Mesa, CA 92627**

Citizenship: **U.S. Citizen**

Post Office Address: **Same**

Full name of fifth inventor: **Robert G. Gottesman**

Inventor's signature _____

Date _____

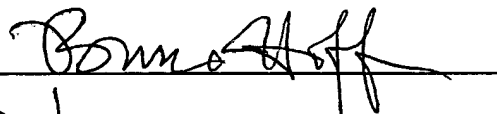
2-27-01

Residence: **4431 Morella Avenue, Studio City, CA 91607**

Citizenship: **U.S. Citizen**

Post Office Address: **Same**

Full name of sixth inventor: **Bruce A. Hoffman**

Inventor's signature 

Date 2/27/01

Residence: **1 Taylor, Irvine, CA 92620**

Citizenship: **U.S. Citizen**

Post Office Address: **Same**

Send Correspondence To:

KNOBBE, MARTENS, OLSON & BEAR, LLP

Customer No. 20,995

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Client Code: FLUND.001A
Page 1

ASSIGNMENT
COPY

WHEREAS, We, Stephen C. Wolff, a U.S. citizen, residing at 444 Ashton Drive, Laguna Beach, CA 92651; Ken Leisher, a U.S. Citizen, residing at 369 22nd Street, Costa Mesa, CA 92627; Allan E. Lubitz, a U.S. Citizen, residing at 14 Camellia, Irvine, CA 92620; Michelle L. Sullivan, a U.S. Citizen, residing at 2448 Elden Avenue, #B2, Costa Mesa, CA 92627; Robert G. Gottesman, a U.S. Citizen, residing at 4431 Morella Avenue, Studio City, CA 91607; and Bruce A. Hoffman, a U.S. Citizen, residing at 1 Taylor, Irvine, CA 92620, have invented certain new and useful improvements in A METHOD AND SYSTEM FOR THE LIFE INSURANCE INDUSTRY for which we have filed an application for Letters Patent in the United States, 09/746,080 on December 22, 2000;

AND WHEREAS, FLASHUNDERWRITING.COM (hereinafter "ASSIGNEE"), a California Corporation, with its principal place of business at 20 Corporate Park, Suite 300, Irvine, CA 92606-5116, desires to acquire the entire right, title, and interest in and to the said improvements and the said Application:

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) to me in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said inventors, do hereby acknowledge that we have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the entire right, title, and interest throughout the world in, to and under the said improvements, and the said application and all provisional applications relating thereto, and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted thereon and all reissues and extensions thereof, and all rights of priority under International Conventions and applications for Letters Patent which may hereafter be filed for said improvements in any country or countries foreign to the United States, and all Letters Patent which may be granted for said improvements in any country or countries foreign to the United States and all extensions, renewals and reissues thereof; and we hereby authorize and request the Commissioner of Patents of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents on applications as aforesaid, to issue all Letters Patent for said improvements to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to us respecting said improvements, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said improvements in all countries.

IN TESTIMONY WHEREOF, I hereto set my hand and seal this 27th day of February, 2001.


Stephen C. Wolff

STATE OF CA

COUNTY OF orange

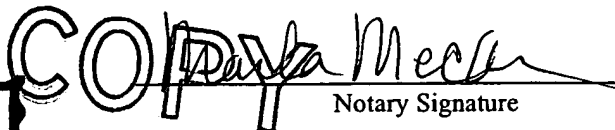
ss.

On 2/27/01, before me, Marla Meckes, personally appeared Stephen C. Wolff personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that they executed the same in their authorized capacity(ies), and that by their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



COPY

Notary Signature

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 27th day of Feb, 2001

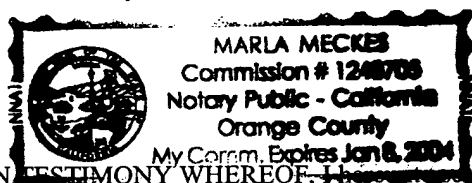
Ken Leisher
Ken Leisher

STATE OF CA }
COUNTY OF Orange } ss.

On Feb. 27, 2001, before me, Marla Meckes, personally appeared Ken Leisher personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



Marla Meckes
Notary Signature

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 27th day of February, 2001.

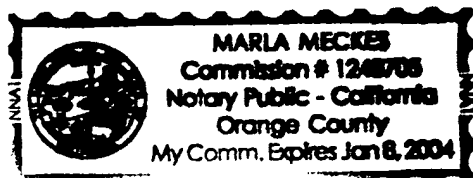
Allan E. Lubitz
Allan E. Lubitz

STATE OF }
COUNTY OF } ss.

On 2/27/01, before me, Marla Meckes, personally appeared Allan E. Lubitz personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



Marla Meckes
Notary Signature

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 27 day of Feb, 2001

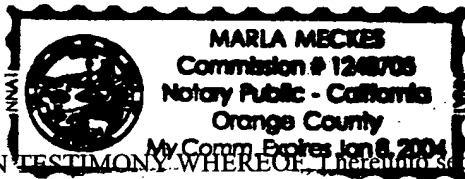
Michelle L. Sullivan
Michelle L. Sullivan

STATE OF CA
COUNTY OF Orange] ss.

On 2/27/01, before me, Marla Mecker, personally appeared Michelle L. Sullivan personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that she executed the same in her authorized capacity(ies), and that by her signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



Marla Mecker
Notary Signature

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 27 day of Feb, 2001

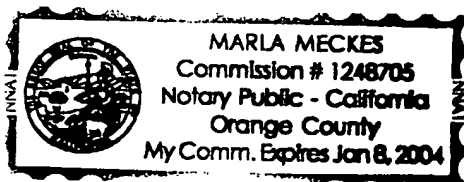
Robert G. Gottesman
Robert G. Gottesman

STATE OF CA
COUNTY OF Orange] ss.

On 2/27/01, before me, Marla Mecker, personally appeared Robert G. Gottesman personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



Marla Mecker
Notary Signature

Application No.: 09/746,080

Filing Date: December 22, 2000

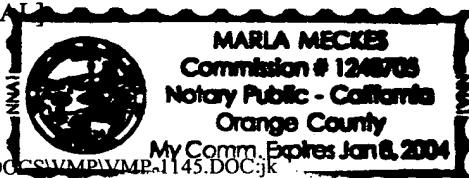

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 8th day of March, 2001.
Bruce A. HoffmanSTATE OF CACOUNTY OF Orange

] ss.

On 3/8/01, before me, Marla Meckes, personally appeared Bruce A. Hoffman personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]

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Notary Signature